

These fees are typical for a 30 year construction-perm loan with a loan amount of \$450,000. Please request a Loan Estimate with fees for your specific home lending needs.

Closing Cost Details

Loan Costs		Other Costs	
A. Origination Charges		E. Taxes and Other Government Fees	
	\$4,975		\$0
% of Loan Amount (Points)		Recording Fees and Other Taxes	
Administration Fee	\$400	Transfer Taxes	
Origination Fee	\$4,500	F. Prepaids	
Processing Fee	\$50		\$0
Wire Transfer Fee	\$25	Homeowner's Insurance Premium (months)	
		Mortgage Insurance Premium (months)	
		Prepaid Interest (per day for days @)	
		Property Taxes (months)	
B. Services You Cannot Shop For		G. Initial Escrow Payment at Closing	
	\$3,032		\$0
Appraisal Fee	\$1,100	Homeowner's Insurance	per month for mo.
Courier Fee	\$90	Mortgage Insurance	per month for mo.
Credit Report	\$190	Property Taxes	per month for mo.
Flood Certification	\$17		
Inspection Fee	\$1,450	H. Other	
Insurance Monitoring Fee	\$94		\$0
Tax Service	\$91		
C. Services You Can Shop For		I. TOTAL OTHER COSTS (E + F + G + H)	
	\$0		\$0
D. TOTAL LOAN COSTS (A + B + C)		J. TOTAL CLOSING COSTS	
	\$8,007		\$8,007
		D + I	\$8,007
		Lender Credits	

Calculating Cash to Close

Loan Amount	\$450,000
Total Closing Costs (J)	-\$8,007
Estimated Total Payoffs and Payments	\$0
Estimated Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$441,993
Estimated Closing Costs Financed (Paid from your Loan Amount)	\$8,007

Adjustable Payment (AP) Table

Interest Only Payments?	YES For your first 12 payments
Optional Payments?	NO
Step Payments?	NO
Seasonal Payments?	NO
Monthly Principal and Interest Payments	
First Change/Amount	1st Payment
Subsequent Changes	Every Payment
Maximum Payment	\$2,956 starting at 13th payment